



SUNDARAM FINANCE[®]
Enduring values. New age thinking.



APPLICATION FOR DEPOSIT

CURRENT INTEREST RATES

SENIOR CITIZENS

(Completed Age : 60 years on the Date of Deposit / Renewal)

| Term (Months and Days) | Rate (% p.a. at Annual Rests) | Fixed Deposits Rate % p.a | | Effective Yield % p.a. |
|------------------------|-------------------------------|---------------------------|--------------------|------------------------|
| | | Monthly Interest | Quarterly Interest | |
| 12 Months | 7.95 | 7.67 | 7.72 | 7.95 |
| 24 Months | 8.25 | 7.95 | 8.01 | 8.60 |
| 36 Months | 8.25 | 7.95 | 8.01 | 8.93 |

OTHERS

| Rate (% p.a. at Annual Rests) | Fixed Deposits Rate % p.a | | Effective Yield % p.a. |
|-------------------------------|---------------------------|--------------------|------------------------|
| | Monthly Interest | Quarterly Interest | |
| 7.45 | 7.21 | 7.25 | 7.45 |
| 7.75 | 7.49 | 7.53 | 8.05 |
| 7.75 | 7.49 | 7.53 | 8.37 |

* Interest compounded Annually

- Minimum Deposit ₹10000. Cheques for the deposit to be issued by first depositor only.
- Interest rates on existing deposits remain unchanged till maturity
- Visit our website www.sundaramfinance.in for latest Statutory Particulars
- Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of deposit/renewal

Scan this for Branches



TERMS & CONDITIONS GOVERNING ACCEPTANCE OF DEPOSIT

1. MINIMUM DEPOSIT / ADDITIONAL DEPOSIT

All deposits (irrespective of the Schemes) received in same name or same order of names (in case of joint deposits) would be controlled in one deposit account. Deposit will be accepted / renewed in multiples of Rs 1000/- subject to a minimum amount of Rs 10,000/- per account. Additional Deposits can be placed through Online/SF NEXT APP

2. SCHEME-I-CUMULATIVE DEPOSIT:

Cumulative Deposits are accepted for periods at the rates of interest mentioned above. Interest Compounded at the respective rates will be credited in our books of accounts to the Depositor's account on 31st March every year. In all cases, the accumulated interest is payable only on maturity.

3. SCHEME-II-FIXED DEPOSIT

Fixed Deposits are accepted for periods at the rates of interest as mentioned above.

- Monthly interest is payable on the last day of every month.
- Quarterly interest is payable on the last day of March, June, September, December, every year.
- Interest payment will be made through Electronic mode.
- Interest on matured FDR's (Monthly & Quarterly) shall be credited on the date of maturity.

4. SENIOR CITIZEN DEPOSIT SCHEME:

To avail the benefit of additional rate of interest, the first depositor should have completed 60 years of age on the date of deposit/renewal. Proof of date of birth, must be submitted along with the application form.

5. IDENTIFICATION OF DEPOSITORS:

To comply with KYC (Know Your Customer) guidelines for NBFCs prescribed by the RBI (Reserve Bank of India), new depositors should provide a copy of any one of the following **Officially Valid Documents (OVD) duly Self-Attested** (which contains the photograph of the concerned depositor/s) for identification and proof of residential address

- Passport
- Voters Identity Card
- Driving Licence
- Aadhar Card (Optional)
- NREGA Job Card duly signed by the Officer of the State/Central Government
- Letter issued by the National Population Register containing Name and address.

If copy of Aadhaar is provided, kindly furnish after redacting the first eight digits. In case the address of the OVD furnished differs from the address furnished, in the application form, the following utility bills which are not more than 2 months old to be obtained:

- Electricity/Telephone / Post-paid Mobile / Piped Gas/Water tax/ Municipal or Property Tax
- Pension Order issued to the retired Employees by the Government (iii) Letter of allotment of house Issued by the Government. Also refer point 24(h)

6. NON-RESIDENT DEPOSITS:

Deposits from Non-Resident Indians are accepted by cheques issued from their Non Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer from NRE/FCNR(B) accounts into the NRO account. A declaration as above from the depositor and other documents have to be produced to the company each time a deposit is made, together with the application for the deposit. For Non-Resident Individuals: confirmation letter issued by foreign consulates with the updated address can be taken as OVD for address proof.

7. FATCA-CRS INSTRUCTIONS:

(Foreign Account Tax Compliance Act-Common Reporting Standards) : In compliance with the regulations of Government of India, depositors are required to provide their additional information / certification/ documentation as and when sought by the company. Depositors (including joint holders/guardian/POA holders) are required to refer and mandatorily fill FATCA-CRS details which are part of this application form. In certain circumstances the company may be obliged to share information on the Depositor's account with the relevant authorities. Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company.

8. CENTRAL KYC REGISTRY:

Depositor(s) are requested to share the CKYC number if already allotted, for us to share the information to Central KYC Registry as per RBI Guidelines.

9. HUF DEPOSITS:

HUF Deposits will be accepted subject to production of HUF Declaration consisting of the name and age of members of the HUF, Beneficial Ownership Declaration duly filled and signed by the Karta along with the KYC proof of all the members.

10. JOINT DEPOSITS:

Deposits may be made in the joint names of two persons, under Number one or Survivor/s ('N' or 'S') or Anyone or Survivor ('A' or 'S') basis. All correspondence will be addressed to the first depositor. All repayment of deposit amounts and interest payments will be effected favouring first depositor only.

11. NOMINATION:

Nomination facility is available to all the individuals. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or to submit a duly filled 'Form DA 1' as prescribed by Reserve Bank of India. The form can be downloaded at <https://www.sundaramfinance.in> Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).

12. RENEWALS:

Cumulative Deposits can be renewed for the maturity value, in case of A or S/s deposits, a renewal retaining one of the Depositor(s) as the first depositor is possible. Transfer of Deposits by a change in the first named Depositor is not possible in the case of N or S/s deposits. Renewal form should be signed by all the Depositors for both A or S & N or S type of holdings. In case of Online renewals, First depositor who is authorized to access our portal can do so using the facility in our portal.

Beneficial Ownership Declaration: As per RBI Directions, for all Non- individual deposits like Companies, Partnership Firms, Trust, Associations and HUFs, it is mandatory to obtain Beneficial Ownership Declaration form duly filled and signed along with the KYC proof of the signatories.

13. LOAN ON DEPOSITS:

The Company may grant, at its sole discretion, Loan against Deposit up to 75% of the deposit amount, provided the deposit had run for a minimum period of 3 months. The loan amount shall carry interest @2% above the contracted rates (Compounded in case of Cumulative Deposit) payable on such deposits. The relative Term Deposit Receipt(s) and other documents have to be signed by all the Depositors in case of A or S/s deposits and by the first Depositor in case of N or S/s Deposits. Loan payments shall be effected favouring first Depositor only.

Renewal with loan is not possible. Maturity payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount (subject to a minimum of Rs 10,000) are not received within one week in advance of the maturity. No loan against NRI Deposits will be allowed.

14. REPAYMENTS:

For repayment of Deposit on maturity, the Deposit receipt has to be surrendered duly discharged on one rupee revenue stamp with instructions for repayment. In the case of N or S/s Deposit, the discharge has to be made by the first named Depositor only. However, in the case of A or S/s deposit, the discharge can be made by any Depositor. Repayment request can be initiated through our Online Customer portal. **Auto Maturity Payment option available. For those who have opted Auto Maturity payment, proceeds shall be credited through NEFT/RTGS to their bank account on the maturity date.**

15. PREMATURE PAYMENTS (PMP):

The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a Deposit is so allowed to be prematurely withdrawn the Deposit receipt must be discharged by all the Depositors in case of A or S/s deposit and by the first named Depositor in case of N or S/s deposit. (As per the directions of RBI currently in force)

| | |
|---|--|
| Up to 3 months from the date of period) deposit/renewal (Lock-in-period) | No repayment (Not applicable in case of premature repayment in the event of death of the Depositor**) |
| After 3 months but before 6 months | No Interest* |
| After 6 months but before the date of maturity. | The interest payable shall be 2% lower than the interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for the period, then 3% lower than the minimum rate at which deposits are accepted by the Company* |
| * The above Rates are also applicable for PMP in case of the death of a Depositor. | |
| ** Premature payment can be made without interest in the case of death of a Depositor | |

16. All repayments of deposit amounts will be effected by electronic mode.

17. In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the Depositor may approach the Southern Region Bench of Company Law Board, whose address is 3rd floor Corporate Bhavan (UTI Building), No. 29, Rajaji Salai, Chennai-600 001.

18. **Payment of Interest/repayment of deposit falling due on a Sunday or Bank Holiday or any day when the Company's Head Office is not working, due to holiday or otherwise, will be made on the next working day.**

19. Interest ceases on the maturity date of deposit, if the deposit is withdrawn after the maturity date.

20. Any deposit which remains unclaimed for a period of seven years from the date of maturity will be transferred to "The Investor Education and Protection Fund" established by the Central Government under relevant provisions of the Companies Act.

TERMS & CONDITIONS GOVERNING ACCEPTANCE OF DEPOSIT

21. INCOME-TAX:

Income-Tax, in terms of provisions of Income Tax Act 1961, will be deducted from the interest payable/ credited in the account.

If a non-assessee Depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 15G/ 15H or any other form as may be prescribed under the Income Tax Act 1961 needs to be submitted.

In case of Cumulative Deposits, interest will be credited on 31st March or maturity date whichever is earlier and tax deduction if applicable will be made.

A new Form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year. TDS will be deducted at twice the rate in force if the Depositor is a Specified person under section 206AB of the Income Tax Act 1961.

22. CHEQUE RETURNS:

In case of cheques issued by Depositors gets returned, for any reasons as stipulated by the Bankers, Term Deposit Receipt(TDR)issued by the Company stands cancelled. Depositors are requested to return such TDR for our records.

23. GENERAL :

- a) First Depositor can access to his/her deposit information online. Mobile Number and Email id of the first depositor is mandatory to register for access to the online portal.
- b) Online transactions effected by the First Depositor (who is authorized to access our portal) as well as information provided for the Deposit account from time to time using Online Facility, is binding on all Joint Depositors in the deposit.
- c) The Company reserves the right to reject any application for Deposit or for renewal without assigning any reason thereof.
- d) Application for Fixed/Cumulative Deposit should be made only using the Application Form supplied by the company.
- e) In the event of demise of the sole/first/joint Depositor, the nominee/survivor/s will be recognised as the claimant on production of the Death Certificate for all purposes. All correspondence, Payment of Interest and Repayment of the deposit (including premature payment) will be made to the nominee/ surviving depositor. The Company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the nominee/survivor/s.
- f) Deposits receipts are not transferable.
- g) The Company will not recognize any lien, charge or other encumbrance on the deposit.
- h) Depositors are requested to intimate any change of address/bank Instructions regarding Interest/ Maturity Payment to reach the company, before the 20th of every month, to effect in the Interest payment made during the end of the month. In case of change in address, proof needs to be furnished as per clause 6. Depositors are requested to furnish any one of the OVDs duly matching with the changed address details within 3 months from date of such intimation regarding change of address.
- i) The financial position of the Company as disclosed and the representations made in the Application Form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.
- j) The financial activities of the Company are regulated by RBI. It must, however, be distinctly understood that RBI does not undertake any responsibility for the financial soundness of the company or for the correctness of any of the statements or the representations made or opinions expressed by the Company and for the repayment of deposit/discharge of liabilities by the Company.
- k) In case of any deficiency of the company in servicing its deposit, the Depositor may approach the District Level Consumers Dispute Redressal Forum, the State Level Consumers Disputes Redressal Forum or the National Consumers Disputes Redressal Forum for relief.
- l) The Company is having a valid Certificate of Registration No. 07.00221 dated 20/04/1998, issued by RBI under section 45 IA of the RBI Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
- m) The Public Deposits solicited by the company are not insured.
- n) The Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above without assigning any reason thereof.
- o) The Acceptance, Renewal of Deposits and Interest Payments are subject to the Directions of the Reserve Bank of India, from time to time and subject to jurisdiction of Chennai only.
- p) All correspondence with regard to Deposits should be addressed to the Deposit Department, Sundaram Finance Limited, 21 Patullos Road, Chennai 600002.
- q) In case of minor attaining majority to furnish a) Photograph b) Copy of any one of the OVD (mentioned above) as KYC proof duly self-attested c) Copy of PAN duly self-attested.
- r) Bank Details of the First Depositor is mandatory. (To provide Copy of cancelled cheque leaf / First page of Bank pass book / Statement).
- s) If E-TDR option is selected, same can be downloaded from our Customer Portal/SF Next App. For such cases Portal access shall be enabled automatically. PL Register as New user and download the E-TDR.

Particulars required to be specified as per the provisions of Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 and Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 are given below:

| | |
|---|--|
| A) Name of the Company | SUNDARAM FINANCE LIMITED |
| B) Date of Incorporation of the Company | 11th August 1954 |
| C) Business Carried on by the Company and its subsidiaries with details of Branches | Hire Purchase/Hypothecation loans of automobiles & allied activities, Business Process Outsourcing and IT Services |

| SUBSIDIARIES & JOINT VENTURES | |
|---|---|
| 1. SUNDARAM HOME FINANCE LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 Corp. Off. 46 Whites Road, Chennai 600 014 | Housing Finance |
| 2. SUNDARAM ASSET MANAGEMENT COMPANY LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 Corp. Off. 46 Whites Road, Chennai 600 014 | Investment Manager for Mutual Fund |
| 3. SUNDARAM TRUSTEE COMPANY LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 | Trustees for Mutual Fund |
| 4. LGF SERVICES LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 | Distribution of Financial and Insurance Products. |
| 5. SUNDARAM FUND SERVICES LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 | Services |
| 6. SUNDARAM ASSET MANAGEMENT SINGAPORE Pte LTD Regd. Office: 47 Hill Street, #3-01 Singapore Chinese Chamber of Comm.&Indl Bldg, Singapore 179365 | Fund Management & Asset/ Portfolio Management |
| 7. SUNDARAM ALTERNATE ASSETS LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 | Management of Alternate Investment Fund and Portfolio Management services |
| 8. Royal Sundaram General Insurance Co. Limited Regd Office: 21 Patullos Road, Chennai 600 002 | General Insurance |

D) Brief particulars of the Management of the Company : The Company is managed by its Managing Director under the supervision of the Board.
E) Names, Addresses and Occupation of Directors

| NAME | ADDRESS | OCCUPATION |
|--|---|------------------|
| Sri S. VIJI Chairman | Old No. 33, New No.71, Poes Garden, Chennai - 600086. | Company Director |
| Sri T. T. SRINIVASARAGHAVAN | New No. 9, Old No.5, III Street, Kasturi Estates, Chennai 600086 | Company Director |
| Sri SRIVATS RAM | Old No.29, New No.57, Prithvi Avenue, Chennai - 600018 | Company Director |
| Sri R. RAGHUTTAMA RAO | No. 3 Lavanya Vilas, 20, Raghaviah Road, T Nagar, Chennai - 600017. | Company Director |
| Sri GANESH LAKSHMINARAYAN | "Lakshmi Nivas", Plot No. 14C, Boat Club Road, Chennai 600 028. | Company Director |
| Mrs. BHAVANI BALASUBRAMANIAN | B 302 Bhaggram Sahridaya, 78 Dr Ranga Road, Mylapore, Chennai - 600004 | Company Director |
| Dr. KSHAMA FERNANDES | Flat No:10A/S-1, Models Legacy, Taleigao, Tiswadi, Panaji, North Goa - 403002. | Company Director |
| Sri R VENKATRAMAN | 6B First floor, 9th cross st, Shasthi Nagar, Adyar , Chennai - 600 020. | Company Director |
| Mrs. ANURADHA RAO | Flat No:301, Edina Hira Nandani Upscale, Egattur, Chengalpattu,600130. | Company Director |
| Sri HARSHA VIJI (Executive Vice Chairman) | New no. 10A, Old no. 11 Raghavaveera Avenue, Poes Garden, Gopalapuram, Chennai 600086 | Company Director |
| Sri RAJIV.C.LOCHAN (Managing Director) | 11-1, "Panchjanya" Plot 1/101, Valliammai Aachi Road, Kotturpuram Chennai 600085 | Company Director |
| Sri A. N. RAJU (Deputy Managing Director) | Flat 1A, Block 1, Magnolia Park, No.2 Five Furlong Road, Guindy, Chennai 600032 | Company Director |

(f) & (g) Profits of the Company, before and after making provision for tax and dividends declared by the Company for the three financial years immediately preceding the date of advertisement.

(₹ in crores)

| Year ended | Profit before tax | Profit after tax | Total Comprehensive Income | Dividend declared | |
|------------|-------------------|------------------|----------------------------|-------------------|--------|
| | | | | Rate | Amount |
| 31.03.2022 | 1176.90 | 903.41 | 889.15 | 200% | 222.21 |
| 31.03.2023 | 1419.96 | 1088.31 | 1085.90 | 270% | 299.98 |
| 31.03.2024 | 1830.52 | 1454.01 | 2050.96 | 300%* | 333.31 |

* Final Dividend is subject to approval at AGM.

h) Balance sheet as at 31.03.2024 and 31.03.2023

(₹ in crores)

| LIABILITIES AND EQUITY | As at 31.3.2024 | As at 31.3.2023 | ASSETS | As at 31.3.2024 | As at 31.3.2023 |
|---|-----------------|-----------------|---------------------------------------|-----------------|-----------------|
| Financial Liabilities | | | Financial Assets | | |
| Derivative financial instruments(net) | | | Cash and cash equivalents | 523.97 | 137.27 |
| (I) Payables | | | Bank Balances | 894.42 | 932.98 |
| (i) Trade Payables | | | Derivative financial instruments(net) | - | 1.03 |
| (i) Total outstanding dues of micro enterprises and small enterprises | 2.20 | 2.41 | Receivables | 27.89 | 25.56 |
| (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises | 129.78 | 99.55 | (i) Trade receivables | | |
| (ii) Other receivables | | | (ii) Other receivables | 17.69 | 6.86 |
| (II) Other Payables | | | Loans | 42076.81 | 33755.20 |
| (i) Total outstanding dues of micro enterprises and small enterprises | - | - | Investments | 6382.92 | 5062.82 |
| (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises | 9.85 | 10.34 | Other Financial assets | 17.88 | 16.03 |
| Debt securities | 13334.13 | 13721.13 | | | |
| Borrowings (Other than debt securities) | 19349.98 | 11986.91 | | | |
| Deposits | 5745.23 | 4806.04 | Non-Financial Assets | | |
| Subordinated liabilities | 2447.55 | 2240.86 | | | |
| Other financial liabilities | 412.34 | 386.79 | Current tax assets (Net) | 247.97 | 324.09 |
| Non-Financial Liabilities | | | Deferred tax assets (Net) | 15.16 | 172.77 |
| Provisions | 47.59 | 38.91 | Investment Property | 98.62 | 99.05 |
| Other non-financial liabilities | 37.47 | 28.36 | Property, Plant and Equipment | 474.96 | 345.16 |
| | | | Right-of-use assets | 69.02 | 59.89 |
| Equity | | | Intangible under development | 1.30 | 0.60 |
| Equity share capital | 111.10 | 111.10 | Other intangible assets | 14.31 | 8.41 |
| Other equity | 9360.59 | 7626.30 | Other non-financial assets | 124.89 | 110.98 |
| Total Liabilities and Equity | 50987.81 | 41058.70 | Total Assets | 50987.81 | 41058.70 |

Note: Brief particulars of Contingent Liabilities:

(₹ in crores)

| | |
|---|-------------|
| (i) Capital Commitments in respect of | |
| a) Contracts remaining to be executed on capital account | 9.79 |
| b) Uncalled commitment in Alternative Investment fund | 203.43 |
| (ii) Contingent Liabilities in respect of | |
| a) On cheques discounted | - |
| b) Bank guarantee and Letter of credit | 3.48 |
| c) Claims against Company not acknowledged as debts | 7.20 |
| d) Tax Disputes | 1.79 |
| (i) The amount which the company can raise by way of Public Deposits (one and half times Net Owned Funds) | ₹ 10,475.97 |
| The aggregate of Public Deposits held as on 31.03.2024 | ₹ 5,584.93 |

(j) The total amount of exposure (aggregate dues) to companies in the same group or other entities or business ventures, in which, the Director and/or the NBFC are holding substantial interest as on 31.03.2024 is ₹ 46.99 Cr.

(k) The Company has no overdue deposits other than unclaimed deposits.

(l) The Company hereby declares that:

- (i) The Company has complied with the applicable provisions of the directions;
- (ii) The Compliance with the directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India; and
- (iii) The Deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities

Place : Chennai
Date : 01.06.2024

By order of the Board
for SUNDARAM FINANCE LIMITED
P.N. SRIRAMANT
CCO & COMPANY SECRETARY
Issued Under the authority of and in the name of Board of Directors of the Company who have by Resolution dated 01.06.2024 approved the above text

PARTICULAR OF NOMINEE AND DECLARATION (FORM DA-1)

Name

Mobile e-mail Father's / Husband's Name

Residential Status : Resident Individuals Non-Resident Individuals

DOB / Age Relationship with the first depositor

As the nominee is a minor on this date, I/we appoint Mr / Mrs / Miss

to receive the amount of the deposit on behalf of the nomination in the event of my / our / minor's death during the minority of the nominee.

I / We the above mentioned depositor(s) do not wish to Nominate

SCHEME FD (Regular Income Scheme) CD Physical TDR E-TDR

TERM 12 Months 24 Months 36 Months **INTEREST FREQUENCY (FD)** Monthly Quarterly

REPAY ON MATURITY TO : Any one Survivor/s (A or S) Number one or Survivor/s (N or S)

INTEREST PAYMENT MODE (Regular Income Scheme) : BANK ACCOUNT DETAILS OF FIRST APPLICANT

Bank Name

Branch

IFSC CODE

Bank A/C. No. SB NRO

Constitution : Individual HUF Trust Association LLP Proprietorship Partnership Company

Category : Shareholder Director Relative of a Director Public Employee

Status : Resident Non - Resident **TAX to be Deducted** Yes No **Form 15G/15H Furnished** YES NO

Communication Address

City : **Pin code**

DECLARATION : I/We have read and understood the terms and conditions of the company governing this deposit scheme as also the prevailing interest rates for deposits and accept that they are binding on me/us. We declare that the first named depositor is the beneficial owner of this joint deposit and is to be treated as payee for the purpose of section 19A of the Income Tax Act 1961.

I wish to avail online portal SF/Next App for my deposit Yes No Already Availed Auto Maturity Payment

VERIFICATION : I/We have gone through the financial and other statements/particulars/representation furnished/made by the company and after careful consideration I/We am /are making the deposit with the company at my / own risk and volition.

DECLARATION

I hereby submit voluntarily at my own discretion, the proof of possession of Aadhaar to Sundaram Finance Ltd, for the purpose of establishing my identity/address. I voluntarily give my consent for verification of my Aadhaar (wherever submitted) to establish its genuineness through such acceptable manner as stipulated by UIDAI in connection with customer identification and acceptance for Sundaram Finance Ltd. The consent and purpose of collecting Aadhaar has been explained to me in local language. Sundaram Finance Ltd, has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. Sundaram Finance Ltd, has informed me that this consent and my Aadhaar will be stored with Sundaram Finance Ltd.

I hereby authorise Sundaram Finance Ltd, to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I hereby give my consent to Sundaram Finance Ltd, for sending OTP (One Time Password) on my mobile number and email id to facilitate processing of my deposit transactions using OTP authentication. I also agree to furnish such information and/or documents as Sundaram Finance Ltd, may require from time to time to comply with regulations.

I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedures / terms and conditions laid by the Company governing the nomination facility and accept that they are binding on me / us.

I/We have read and understood the term and conditions of the company governing this deposit schemes as also the prevailing interest rates for deposits and accept that they are binding on me/us, we declare that the first named depositor is the beneficial owner of this joint deposit and is to be treated as payee for the purpose of section 194A of the Income Tax Act 1961.

FATCA-CRS

PART I - Please fill up the following information (by all applicant(s) / Guardian / POA holder)

| Category | First Applicant | | Second Applicant | |
|---|-----------------|----|------------------|----|
| | Yes | No | Yes | No |
| 1. Are you a Tax Resident of a Country other than India?* | | | | |
| 2. Is your Country of Birth/Citizenship other than India?* | | | | |
| 3. Is your Residential address/Mailing address other than in India? | | | | |
| 4. Is your Telephone/Mobile No. other than in India?* | | | | |
| 5. Is the PoA holder / person to whom signatory authority is given covered under any of the categories 1,2,3 or 4 above?* | | | | |
| 6. Is any HoK mail / In Care of address given having indication, of any Country other than India?* | | | | |
| 7. Is there any Standing instruction given having indication of any country other than India?* | | | | |

c. In case, for any of the parameters in Part I above the option marked is "YES" (ie, the country mentioned by you is not India) and you do not have Taxpayer Identification Numbers / Functional equivalent, please provide documentary proof in support of your residency or Citizenship in India.

Document proof submitted (please tick document being submitted)

Passport Election Id Card PAN Card Driving License UDAI Letter NREGA Job Card

Please Note:

- In case, for all the parameters in Part I above, the option marked is "NO" (i.e., country mentioned by you is India), please proceed to Part III for signature.
- In case, for any of the Parameters in Part I above the option marked is "YES" (i.e., the country mentioned by you is not india) please provide the Tax Payer Identification Number (TIN) of functional equivalent as issued in the specific country in the table below:

| PART II | | |
|---|-----------------|------------------|
| Category | First Applicant | Second Applicant |
| Tax Payer Identification Number (TIN or Functional equivalent) Mandatory with documentary proof | | |
| Identification Type | | |
| Country of Issue | | |

Part III - Depositors Declaration (Applicable for all Depositors)

I/We certify that:

- I/We have read and understood the FATCA-CRS Terms and Conditions and here by accept the same
- All the particulars (including Taxpayer identification Number) given hereby are true, correct and complete to the best of My/Our knowledge and belief.
- I/We shall submit a new form to Sundaram Finance Ltd, within 30 days if any information or certification in this form becomes incorrect/changed.
- I/We agree that as may be required by regulators Sundaram Finance Ltd, may be required to report My/Our details to such regulators or close or suspend My/Our account without any obligation of advising me/us of the same.
- I/We understand that Sundaram Finance Ltd, is relying on this information for the compliance of FATCA/CRS and agree not to hold Sundaram Finance Ltd their employees, authorised agents, service providers, liable for any consequences/losses/costs/damaged in case of any of the above particulars being false, incorrect or incomplete or in case of my/our not intimating /delay in intimating any changes to the above particulars
- I/We agree to indemnify Sundaram Finance Ltd, in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S. person status or other Country Residential status or in respect of any other information as may be required under applicable tax laws.
- I/We certify that: a. I/We is (1) an applicant taxable as a US Person under the laws of the United States of America (U.S.) or any state or political subdivision thereof or therein, including the District of Columbia of any other states of the U.S., (i) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof, (This clause is applicable only if the depositors is a US Person/Citizen) b. I/We is an applicant taxable as a tax resident under the laws of country outside india. (This clause is applicable only if the depositors is a Tax resident outside india.)

First Depositor Signature

Second Depositor Signature

Date :

Place :

Depositors are strongly advised to have their accounts in joint names or use nomination